

Agent SalesTips: Selling Basic Benefit Plans

Use what you know about basic benefit plans to sell individual health insurance!

“Is a basic benefit plan a good fit for my client?”

Matching your client with the right individual major medical plan isn't always easy. That's because there are so many options in today's marketplace. Consumers can choose from basic benefit plans, comprehensive plans, HSA-qualified high deductible plans, and short-term plans. Which is the right fit?

To determine what benefits your client needs and price points they can afford, it helps to ask the right questions. The answers will reveal your client's anticipated use of medical services, price sensitivity and willingness to cost share, and they'll help you sell the most appropriate plan to meet their benefit *and* budget needs.



These questions can help uncover your client's needs:

- 1) How much are you willing to pay for health insurance?
- 2) Would you rather pay for services as you use them or before you use them?
 - Are you comfortable having a higher deductible in exchange for lower monthly premiums?
 - Or would you rather pay higher monthly premiums and have a lower deductible?
- 3) How many times a year do you visit a family physician or specialist?
- 4) What do you expect your health insurance plan to cover?
- 5) What is the single most important benefit to you?
- 6) Are you seeking insurance to cover you primarily in the case of a serious accident, injury or illness?
- 7) Will you use more comprehensive benefits or plan options such as Rx drugs, preventive care and supplemental accident?
- 8) Are you willing to visit network hospitals and doctors to get the best savings?

When you have a good feel for your client's benefit and budget needs, go through a few plan brochures together. Take a look at rate quotes and see which plan your client is most comfortable with considering how often they anticipate using their plan's benefits and how much they can afford to spend on health care over the policy term.

Call a Celtic District Sales Manager at **(800) 477-7990** for answers to your questions, rate quotes, product information, sales and prospecting materials, and more! Visit **www.celtic-net.com** for service at your fingertips.

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